

Certificate Number: 20668-NJ-DE-039087856

Bankruptcy Case Number: 24-20879



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 18, 2024, at 3:37 o'clock PM EST, Deidra Graves completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 20, 2024 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator